

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on 12/16/14.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors — Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Daniel Fryza
aka Daniel A Fryza, aka Daniel Anthony Fryza
1236 Teasel Lane
Naperville, IL 60564

Katherine Revelas
aka Katherine Revelas-Fryza
1236 Teasel Lane
Naperville, IL 60564

Case Number: 14-44618
Office Code: 1

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-3987
xxx-xx-2847

Attorney for Debtor(s) (name and address):

Penelope N Bach
Sulaiman Law Group, Ltd.
900 Jorie Boulevard
Suite 150
Oak Brook, IL
Telephone number: (630)575-8181

Bankruptcy Trustee (name and address):

Glenn B Stearns
801 Warrenville Road
Suite 650
Lisle, IL 60532
Telephone number: 630-981-3888

Meeting of Creditors:

Date: January 13, 2015

Time: 11:30 AM

Location: 801 Warrenville Rd, Ste 655, Lisle, IL 60532-3614

All debtors are required to attend and bring a picture ID and proof of their Social Security Number to the 341 meeting.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **4/13/15**

For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002(c)(1)): **6/15/15**

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Filing of Plan, Hearing on Confirmation of Plan and Attorney Fees

The debtor has not filed a plan as of this date. You will receive notice of the plan at a later date. The hearing on confirmation and to consider a request by debtor's counsel for payment of legal fees will be held:

Date: **2/6/15**, Time: **10:00 AM**, Location: **100 S 3rd Street, Courtroom 240, Geneva, IL 60134 .**

The Disclosure of Compensation has not been filed at this time.

If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 3/16/15

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

Eastern Division
219 S Dearborn
7th Floor
Chicago, IL 60604
Telephone number: 1-866-222-8029

For the Court:

Clerk of the Bankruptcy Court:
Jeffrey P. Allsteadt

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: December 18, 2014

EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 10") can be obtained at the United States Courts Web site: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Daniel Fryza
 Katherine Revelas
 Debtors

Case No. 14-44618-DRC
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: dsirmons
 Form ID: b9i

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 Total Noticed: 72

Date Rcvd: Dec 18, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2014.

db/jdb +Daniel Fryza, Katherine Revelas, 1236 Teasel Lane, Naperville, IL 60564-9771
 tr +Glenn B Stearns, 801 Warrenville Road, Suite 650, Lisle, IL 60532-4350
 22734970 +ATF CREDIT, 1700 W Cortland Street, Suite 2, Chicago, IL 60622-1131
 22734971 +ATG Credit LLC, PO Box 14895, Chicago, IL 60614-8542
 22734972 ATG Credit LLC, 1700 Courtland Avenue, Suite 2, Chicago, IL 60622
 22734967 +Advocate Medical Group, PO Box 92523, Chicago, IL 60675-2523
 22734968 +Advocate Medical Group, 701 Lee Street, Des Plaines, IL 60016-4539
 22734969 +Advocate Medical Group - Cardiology, 75 Remittance Drive, Suite 1773,
 Chicago, IL 60675-1773
 22734976 +Chicory Place Community Association, c/o G&D Property Management Inc.,
 412 Eisenhower Lane North, Lombard, IL 60148-5404
 22734983 +David S Larsen MD, 3351 Hobson Road Suite A, Woodridge, IL 60517-1689
 22734984 +Dependon Collection SE, Attn: Bankruptcy, PO Box 4833, Oak Brook, IL 60522-4833
 22734986 +Dependon Collection Service, Inc, PO Box 4833, Oak Brook, IL 60522-4833
 22734988 +Edward Hospital, PO Box 5995, Peoria, IL 61601-5995
 22734990 Equifax Information Services, LLC, 1550 Peachtree Street NW, Atlanta, GA 30309
 22734991 +Experian Information Solutions, Inc., 475 Anton Boulevard, Costa Mesa, CA 92626-7037
 22734998 +Great Lakes Educational Loan Services inc, Glenside, 2401 International Lane,
 Madison, WI 53704-3121
 22734999 +ICS Collection Service, PO box 1010, Tinley Park, IL 60477-9110
 22735003 +ILLINOIS DEPARTMENT OF REVENUE, BANKRUPTCY DEPARTMENT, P O BOX 64338,
 CHICAGO IL 60664-0338
 (address filed with court: Illinois Department of Revenue, Bankruptcy Section,
 100 W. Randolph Street, Chicago, IL 60606)
 22735000 +Illinois Collection Service, 8231 185th Street, Suite 100, Tinley Park, IL 60487-9356
 22735001 +Illinois Collection Service Inc, PO Box 1010, Tinley Park, IL 60477-9110
 22735002 +Illinois Collection Service/ICS, Illinois Collection Service, PO Box 1010,
 Tinley Park, IL 60477-9110
 22735007 Linebarger, Goggin, Blair & Sampson, PO Box 06140, Chicago, IL 60606-0140
 22735012 +Merchants Credit, 223 W. Jackson Boulevard, Suite 400, Chicago, IL 60606-6974
 22735013 +Merchants Credit Guide, 223 W. Jackson Boulevard, Suite 700, Chicago, IL 60606-6914
 22735014 +National City Mortgage, 4661 E. Main Street, Columbus, OH 43213-3193
 22735015 +Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314
 22735017 +Nordstrom FSB, 8502 East Princess Drive, Scottsdale, AZ 85255-7802
 22735021 +PNC Bank, Customer Service Department, PO Box 1820, Dayton, OH 45401-1820
 22735022 +PNC Bank N.A., 1 Financial Parkway, Kalamazoo, MI 49009-8002
 22735025 +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433
 22735023 +PNC Mortgage, Customer Service Department, PO Box 1820, Dayton, OH 45401-1820
 22735024 +PNC Mortgage, 6 N Main Street, Dayton, OH 45402-1908
 22735026 +PNC Mortgage, 3232 Newmark Drive., Building. 8, Miamisburg, OH 45342-5433
 22735019 +Pierce & Associates, 1 North Dearborn, Ste 1300, Chicago, IL 60602-4373
 22735020 +Pierce and Assoc., One N. Dearborn St, Suite 1300, Chicago, IL 60602-4373
 22735027 +Rush Copley Medical Center, 2000 Ogden Avenue, Aurora, IL 60504-5893
 22735028 +Rush Copley Memorial Hospital, 1100 W. Veterans Parkway, Yorkville, IL 60560-4728
 22735031 +Trans Union LLC, 1561 E. Orangethorpe Avenue, Fullerton, CA 92831-5210
 22735033 +US Department of Education, 400 Maryland Avenue, SW, Washington, DC 20202-0001
 22735034 +US Department of Education, Potomac Center Plaza (PCP), 550 12th Street, SW,
 Washington, DC 20202-0031
 22735032 +UroPartners LLC, 2850 S. Wabash Avenue, Chicago, IL 60616-2955
 22735035 +US Dept Of Education / GLEISI, PO Box 7860, Madison, WI 53707-7860
 22735036 +Walmart, Asset Protection Recovery, PO Box 101928, Dept 4295, Birmingham, AL 35210-6928

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: pnbach@sulaimanlaw.com Dec 19 2014 01:15:02 Penelope N Bach,
 Sulaiman Law Group, Ltd., 900 Jorie Boulevard, Suite 150, Oak Brook, IL

ust +E-mail/Text: USTPREGION11.ES.ECF@USDJOJ.GOV Dec 19 2014 01:16:35 Patrick S Layng,
 Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,
 Chicago, IL 60604-2027
 22734973 +EDI: CAPITALONE.COM Dec 19 2014 00:48:00 Capital One, N.A., Capital One Bank (USA) N.A.,
 PO Box 30285, Salt Lake City, UT 84130-0285
 22734974 +EDI: AIS.COM Dec 19 2014 00:48:00 Capital One, N.A. *, c/o American Infosource,
 P.O Box 54529, Oklahoma City, OK 73154-1529
 22734975 +EDI: CAPITALONE.COM Dec 19 2014 00:48:00 Capital One, N.A.*, 1680 Capital One Drive,
 Mc Lean, VA 22102-3407
 22734978 +EDI: WFNNB.COM Dec 19 2014 00:48:00 Comenity Bank, PO Box 182789,
 Columbus, OH 43218-2789
 22734977 +EDI: WFNNB.COM Dec 19 2014 00:48:00 Comenity Bank, 4590 E Broad Street,
 Columbus, OH 43213-1301
 22734979 +EDI: WFNNB.COM Dec 19 2014 00:48:00 Comenity Bank, 220 W. Schrock Road,
 Westerville, OH 43081-2873
 22734982 +EDI: RCSFNBMARIN.COM Dec 19 2014 00:48:00 Credit One Bank, 585 Pilot Road,
 Las Vegas, NV 89119-3619

District/off: 0752-1

User: dsirmons
Form ID: b9i

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Total Noticed: 72

Date Rcvd: Dec 18, 2014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

22734981 +EDI: RCSFNBMARIN.COM Dec 19 2014 00:48:00 Credit One Bank, P.O Box 98872,
Las Vegas, NV 89193-8872
22734980 +EDI: RCSFNBMARIN.COM Dec 19 2014 00:48:00 Credit One Bank, Po Box 98873,
Las Vegas, NV 89193-8873
22734987 +E-mail/Text: bankruptcy@edward.org Dec 19 2014 01:18:18 Edward Hospital,
801 South Washington Street, Naperville, IL 60540-7499
22734989 E-mail/Text: bankruptcy@edward.org Dec 19 2014 01:18:18 Edward Hospital, PO Box 4207,
Carol Stream, IL 60197-4207
22734994 +EDI: AMINFOFP.COM Dec 19 2014 00:48:00 First Premier Bank, PO Box 5524,
Sioux Falls, SD 57117-5524
22734992 +EDI: AMINFOFP.COM Dec 19 2014 00:48:00 First Premier Bank, 3820 N Louise Avenue,
Sioux Falls, SD 57107-0145
22734993 +EDI: AMINFOFP.COM Dec 19 2014 00:48:00 First Premier Bank, 601 South Minnesota Avenue,
Sioux Falls, SD 57104-4868
22734995 +EDI: RMSC.COM Dec 19 2014 00:48:00 GE Capital Retail Consumer Finance, 1600 Summer Street,
Fifth Floor, Stamford, CT 06905-5125
22734996 +EDI: RMSC.COM Dec 19 2014 00:48:00 GE Money Bank Care Card, Po Box 960061,
Orlando, FL 32896-0061
22734997 +EDI: RMSC.COM Dec 19 2014 00:48:00 GE CRB/Care Credit, Attn: bankruptcy, Po Box 103104,
Roswell, GA 30076-9104
22735005 EDI: IRS.COM Dec 19 2014 00:48:00 Internal Revenue Service, Mail Stop 5010 CHI,
230 S. Dearborn Street, Chicago, IL 60604
22735008 +EDI: TSYS2.COM Dec 19 2014 00:48:00 Macy's, Po Box 183083, Columbus, OH 43218-3083
22735009 EDI: TSYS2.COM Dec 19 2014 00:48:00 Macy's Inc., 911 Duke Boulevard, Mason, OH 45040
22735010 +EDI: TSYS2.COM Dec 19 2014 00:48:00 Macys, 9111 Duke Boulevard, Mason, OH 45040-8999
22735011 +Fax: 847-227-2151 Dec 19 2014 02:29:35 Medical Recovery Specialists, Inc.,
2250 E. Devon Avenue, Suite 352, Des Plaines, IL 60018-4519
22735016 +E-mail/Text: bnc@nordstrom.com Dec 19 2014 01:15:42 Nordstrom FSB,
Attention: Account Services, Po Box 6566, Englewood, CO 80155-6566
22735018 E-mail/Text: bnc@nordstrom.com Dec 19 2014 01:15:42 Nordstrom FSB, PO Box 79134,
Phoenix, AZ 85062-9134
22735030 +EDI: RMSC.COM Dec 19 2014 00:48:00 Synchrony Bank, PO Box 530916,
Atlanta, GA 30353-0916
22735029 +EDI: RMSC.COM Dec 19 2014 00:48:00 Synchrony Bank, Po Box 965015,
Orlando, FL 32896-5015
22735037 +EDI: RMSC.COM Dec 19 2014 00:48:00 Walmart Stores Inc, 702 SW 8th Street, 6487,
Bentonville, AR 72716-6209

TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

22735004* ++ILLINOIS DEPARTMENT OF REVENUE, BANKRUPTCY DEPARTMENT, P O BOX 64338,
CHICAGO IL 60664-0338
(address filed with court: Illinois Department of Revenue, P.O. Box 19035,
Springfield, IL 62794)
22735006* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
22734985 ##+Dependon Collection Service, 120 W 22nd Street, # 360, Oak Brook, IL 60523-4070
TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security
Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the
bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 20, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0752-1

User: dsirmons
Form ID: b9i

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Total Noticed: 72

Date Rcvd: Dec 18, 2014

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2014 at the address(es) listed below:

Glenn B Stearns mcguckin_m@lisle13.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Penelope N Bach on behalf of Joint Debtor Katherine Revelas pnbach@sulaimanlaw.com,
ecfbach@gmail.com;courtinfo@sulaimanlaw.com;bkyccourtinfo@gmail.com;ECFNotice@sulaimanlaw.com;mbad
wan@sulaimanlaw.com;bkyccourtinfo@gmail.com;sulaiman.igotnotices@gmail.com
Penelope N Bach on behalf of Debtor Daniel Fryza pnbach@sulaimanlaw.com,
ecfbach@gmail.com;courtinfo@sulaimanlaw.com;bkyccourtinfo@gmail.com;ECFNotice@sulaimanlaw.com;mbad
wan@sulaimanlaw.com;bkyccourtinfo@gmail.com;sulaiman.igotnotices@gmail.com

TOTAL: 4